

# Huntsville Fire & Rescue retains insurance ranking

By Victoria Cumbow, The Huntsville Times

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HUNTSVILLE, AL -- Huntsville Fire & Rescue retained its Insurance Service Office ranking -- of Class 3/9 -- which affects insurance premiums paid by the city.

City officials said the ISO ranking analyzed Huntsville's structural fire suppression delivery system. City officials said the ranking is used for figuring insurance premiums because the ISO is the leading supplier of data for the insurance industry.

The survey process used to determine the ranking looked at the department's receiving and handling of fire alarms by 911 personnel, the water delivery systems of area utility and sewer departments and the department's front line fire equipment, along with the placement of fire stations and trained personnel.

The ranking of a Class 3/9 means property that is within "five road miles of a recognized fire station and within 1,000 feet of a fire hydrant has a public protection class of three" and property that is within "five road miles of a recognized fire stations, but beyond 1,000 feet of a fire hydrant has a public protection class of nine."